

HOMETOWN BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2955300	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$131	\$128	-2.4%		
Loans	\$92	\$91	-1.1%		
Construction & development	\$5	\$4	-28.9%		
Closed-end 1-4 family residential	\$31	\$32	3.1%		
Home equity	\$2	\$2	-12.3%		
Credit card	\$0	\$0			
Other consumer	\$7	\$4	-37.2%		
Commercial & Industrial	\$8	\$9	20.9%		
Commercial real estate	\$31	\$30	-5.1%		
Unused commitments	\$8	\$7	-6.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$6	8.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$12	6.7%		
Cash & balances due	\$11	\$7	-37.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$120	\$116	-3.4%		
Deposits	\$110	\$106	-3.9%		
Total other borrowings	\$9	\$9	1.5%		
FHLB advances	\$5	\$5	0.0%		
Equity					
Equity capital at quarter end	\$11	\$12	8.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	9.5%	--		
Tier 1 risk based capital ratio	12.2%	13.3%	--		
Total risk based capital ratio	13.4%	14.5%	--		
Return on equity ¹	-0.8%	3.9%	--		
Return on assets ¹	-0.1%	0.4%	--		
Net interest margin ¹	4.2%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	95.6%	60.9%	--		
Loss provision to net charge-offs (qtr)	148.7%	164.1%	--		
Net charge-offs to average loans and leases ¹	1.3%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	3.6%	6.8%	0.0%	0.1%	--
Closed-end 1-4 family residential	2.3%	3.8%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.2%	0.1%	0.3%	--
Commercial & Industrial	0.0%	3.5%	2.5%	0.0%	--
Commercial real estate	1.1%	1.6%	0.0%	0.0%	--
Total loans	1.4%	2.5%	0.3%	0.1%	--